

# **EXHIBIT D**

(CyberRoot Complaint)

**BY REGISTERED POST / HAND**

Dated: 16 June, 2021

To,  
**The Commissioner of Police,**  
Gurugram - 122001  
Haryana.

**Subject:** Complaint on behalf of CyberRoot Risk Advisory Private Limited having its office at 023, 5<sup>th</sup> Floor, Tower A, Emaar Digital, Greens, Sector 61, Gurugram- 122 102, through its Authorized Representative, Mr. Chiranshu Ahuja.

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**The Commissioner of Police,**  
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**Subject: Complaint on behalf of CyberRoot Risk Advisory Private Limited having its office at 023, 5<sup>th</sup> Floor, Tower A, Emaar Digital, Greens, Sector 61, Gurugram- 122 102, through its Authorized Representative Mr. Chiranshu Ahuja.**

**for lodging of FIR Against:**

- 1. Mr. Pappu Kumar, ex-employee of Kotak Mahindra Bank Limited, bearing employee ID 25622.**
- 2. Mr. Deepak, ex-employee of Kotak Mahindra Bank Limited, bearing employee ID 53846.**
- 3. Mr. Ashutosh Dhyani, Branch Manager, Kotak Mahindra Bank Limited, JMD Regent Square branch, Gurugram- 122 002.**
- 4. Mr. Kanhaiya Agarwal, Area Manager, Kotak Mahindra Bank Limited, JMD Regent Square branch, Gurugram- 122 002.**
- 5. Mr. Sumit Gupta, Relationship Manager, Kotak Mahindra Bank Limited, JMD Regent Square branch, Gurugram- 122 002.**
- 6. Regional Manager, Kotak Mahindra Bank Limited, JMD Regent Square branch, Gurugram- 122 002.**
- 7. Mr. Haralambos Tsiattalou, Partner, Stokoe Partnership Solicitors**
- 8. Other Unknown person(s).**

Dear Sir,

1. This is to bring to your knowledge the commission of certain grave offences committed by : (1) **Mr. Pappu Kumar**, ex-employee of Kotak Mahindra Bank Limited, bearing employee ID 25622 (hereinafter referred to as "**Accused No.1**"); (2) **Mr. Deepak**, ex-employee of Kotak Mahindra Bank Limited, bearing employee ID 53846 (hereinafter referred to as "**Accused No.2**"); (3) **Mr. Ashutosh Dhyani**, Branch Manager, Kotak Mahindra Bank Limited, JMD Regent Square



branch (hereinafter referred to as "**Accused No.3**"); (4) **Mr. Kanhaiya Agarwal**, Area Manager, Kotak Mahindra Bank Limited, JMD Regent Square branch (hereinafter referred to as "**Accused No.4**"); (5) **Mr. Sumit Gupta**, Relationship Manager, Kotak Mahindra Bank Limited, JMD Regent Square branch, Gurugram- 122 002 (hereinafter referred to as "**Accused No.5**"); (6) **Regional Manager**, Kotak Mahindra Bank Limited, JMD Regent Square branch, Gurugram- 122 002 (hereinafter referred to as "**Accused No.6**"); (7) **Mr. Haralambos Tsiattalou**, Partner, Stokoe Partnership Solicitors (hereinafter referred to as "**Accused No.7**"); (8) **Other Unknown person(s)** (hereinafter referred to as "**Accused No.8**"). The Accused Nos.1 to 8 are hereinafter collectively referred to as "**Accused**". The Accused have committed certain grave offences against **CyberRoot Risk Advisory Private Limited** (hereinafter referred to as "**Complainant Company**").

**BACKGROUND REGARDING THE DISCOVERY OF THE LEAKAGE/ILLEGAL DISCLOSURE AND DIVULGENCE OF THE COMPLAINANT COMPANY'S KOTAK MAHINDRA LIMITED BANK ACCOUNT STATEMENTS :-**

2. The Complainant Company, CyberRoot Risk Advisory Private Limited, is a Company duly incorporated under the Companies Act, 2013, with its office at 023, 5<sup>th</sup> Floor, Tower A, Emaar Digital Greens, Sector 61, Gurugram- 122 102. The Complainant Company is being represented by its Chief Executive Officer and Authorized Representative, Mr. Chiranshu Ahuja. True Copy of the Board Resolution, dated 07.06.2021 authorizing Mr. Chiranshu Ahuja on behalf of the Complainant Company, is attached herewith and marked as **DOCUMENT-1**.
3. The Complainant Company is maintaining a Current Account No.2511468461, along with other Accounts, with the JMD Regent Square Branch of Kotak Mahindra Bank Limited (hereinafter referred to as "**Kotak Bank**") for the last 6 years. Kotak Mahindra Bank Limited claims to be amongst the fastest growing banks and the most admired financial institutions in India, offering secured banking products and financial services for corporate and retail customers in the areas of personal finance, investment banking, life insurance and wealth management.
4. In June, 2020 the Complainant Company lost some projects from their existing clients due to pricing and other such issues which can only be revealed from one's bank account statements and other confidential data. On 17.06.2020, the Complainant Company expressed their concern of illegal leakage, disclosure and divulgence of their bank records and mishandling of their confidential and sensitive information to Accused No. 4 & 5. Thereafter, on 18.06.2020, the Complainant Company wrote an email to Accused No. 4 and 5, requesting the Kotak Bank to investigate into the said matter. Even after several reminders, the Kotak Bank deliberately and intentionally neither provided any information nor gave any response to the emails of the Complainant Company. In September 2020, the Complainant Company received a phone call from one Ms. Swati Yadav, Service Relationship Manager of the Kotak Bank, stating that nothing conclusive could be found about the unauthorized access of bank statements/ records. On hearing the same, the Complainant Company requested Ms. Swati to give a conclusive statement to the effect in writing. To the utter dismay of the Complainant Company, the Kotak Bank deliberately failed to provide any communication in writing. Aggrieved by the misdeed(s) of the Kotak Bank, the Complainant Company sent another email to officials of the Kotak Bank to look into the apprehension of the Complainant Company about the leakage, illegal disclosure and divulgence of the bank statement and the safety and protection of the valuable and sensitive



data of the Complainant Company. The Complainant Company through undersigned and authorized officials met & discussed the above said issue with the Accused no. 3, 4 & 5 and again requested them to look into their doubts. Even after repeated requests and reminders, Kotak Bank deliberately and with malafide intention did not reveal even a single piece of information to the Complainant Company, knowing very well that the confidential and sensitive information of the Complainant Company has been illegally leaked, disclosed and divulged by the officials of the Kotak Bank.

5. The Complainant Company's suspicions were confirmed when the bank statement of the Complainant Company's account was filed by a third party -i.e., the Accused No. 7 before the United States District Courts for the Middle District of North Carolina, USA. The Accused No. 7 falsely represented that the bank statements were obtained from a "whistleblower" who is employed by the Complainant Company and who has legitimate access to the Company's bank account. Since, the Complainant Company did not issue any instruction or request for generation of such a bank statement for the period 01.04.2016 to 01.07.2020, it is apparent that data and information of the Complainant Company's bank account was leaked, disclosed and divulged by illegal means by the unknown person(s) with the aid and collusion of the Kotak Bank officials, with the sole aim to provide illegal benefits to the Accused No. 7 and his unknown co-conspirators.
6. On 08.02.2021, to prove the allegations raised, the Complainant Company sent an email along with the copy of the illegally leaked and divulged records, which were used by the Accused No. 7 before the United States District Courts for the Middle District of North Carolina, USA, to the top management / senior-most officers of the Kotak Bank, as a direct evidence, requesting them to look into the illegally leaked and divulged bank account statement of the Complainant Company at the earliest and identify the culprit(s)/offender(s) who are responsible for leaking the bank statements and moreover to ascertain on whose instructions and take urgent and strict action against them. The Complainant Company sent another email on 12.02.2021 to Kotak Bank reiterating the contents of the email, dated 08.02.2021 and attaching the leaked bank statement of the Complainant's Company.

**COMPLAINT BEFORE RESERVE BANK OF INDIA (RBI) AND ADMISSION OF ILLEGAL LEAKAGE AND DIVULGENCE OF THE BANK STATEMENTS BY KOTAK BANK :-**

7. Disturbed by the unsatisfactory response and inaction(s) of the Kotak Bank, the Complainant Company escalated this matter to the Authorities at the Reserve Bank of India ("RBI"), who registered the Complaint bearing no. 202021016015153 on 25.02.2021 against the Kotak Bank for the unauthorized / illegal disclosure of the Bank Account Statement of the Complainant Company to third party(ies). True copy of the Complaint vide electronic mail bearing no. 202021016015153 to the RBI is attached herewith and marked as **DOCUMENT- 2.**
8. On 03.04.2021, the Complainant Company received an email from one Ms. Preeti Puthran, Service Assurance Officer, Nodal Office Correspondence, Kotak Bank, just for the sake of it, admitting that an employee of the Kotak Bank had illegally accessed the Bank Accounts without any written instruction of the Complainant Company. As per the said email, Kotak Bank had taken stern action against the employee involved and had terminated the services of the



concerned employee with immediate effect. At this juncture, it is pertinent to note that the Kotak Bank with malafide intentions had deliberately and intentionally not disclosed the complete and detailed information to the Complainant Company regarding any investigation and actions taken by them, if any, against the concerned one employee. True copies of all the email communication exchanged between the Complainant Company and Kotak Bank are attached herewith and collectively marked as **DOCUMENT- 3 (COLLY)**.

9. Pursuant to the directives issued by the Banking Ombudsman of the RBI on 03.05.2021, the Kotak Bank with malafide intention filed a vague and incomplete Investigation Report on 27.05.2021 wherein they had disclosed only the names of the employees responsible for such illegal acts. However, it is pertinent to note that the Kotak Bank maliciously did not disclose the complete details of the Accused No. 1 and 2, along with details of such person(s) who approached the Accused No.1 and 2 to make such unwarranted and illegal access, the details of the investigation conducted by the Kotak Bank and the proof of termination of the Accused No.1 and 2. It is also pertinent to mention that the said Investigation Report is undated and has deliberately and intentionally not been signed by the authorized person / official of Kotak Bank and is simply stamped and attested by an unknown official. It is quite surprising that Kotak Bank, which claims to be an esteemed organization failed to file a proper Investigation Report before the RBI. True copy of the Investigation Report, undated is attached herewith and marked as **DOCUMENT- 4**.
10. As per the Kotak Bank, the Accused No.1 was an employee of Kotak Bank. The Accused No.1 received a call from one of his customers, -i.e., the unknown person(s), asking for a statement of the Complainant Company. Since the Accused No.1 did not have access to the system, he approached the Accused No.2, Branch Sales Manager of the Kotak Bank, requesting him to generate the said statement. The Accused No.2 generated the same which was handed over by the Accused No.1 to the unknown person(s). It is very pertinent to mention here that as per the email, dated 03.04.2021, Kotak Bank had stated that there was only 1 (one) employee who had illegally accessed the Bank Accounts without any written instruction of the Complainant Company. Further, as per the said email, Kotak Bank had taken stern action against the employee involved and had terminated the services of the concerned employee with immediate effect, whereas as per the said Investigation Report 2 (two) employees of Kotak Bank were involved in the said illegal acts. The said Investigation makes it crystal clear that the Kotak Bank had malafide intention ab-initio and were well aware of the illegal acts which were taking place directly under their nose. Kotak Bank with malafide intention has acted negligently and failed to take any action(s) which Kotak Bank is statutory duty bound to take, since June, 2020. Further, the change in stance of the Kotak Bank from 1 (one) employee to 2 (two) employees, casts a heavy doubt on their intention.

**REQUESTS FOR INFORMATION FROM THE KOTAK BANK :-**

11. On receiving the aforementioned Investigation Report, the Complainant Company, vide email dated 27.05.2021, approached the Kotak Bank, requesting them to provide the contact details of the Accused No.1 and 2, including their complete address as per the bank records, the tenure of their work at the NSP Branch and elsewhere after transfer from this branch. The Complainant Company also requested the Kotak Bank to reveal the identity of the unknown person(s) who called the Accused No.1 for the illegal access to the Complainant Company's Bank account. The



Complainant Company got a response from the Office of the Nodal Officer of the Kotak Bank, stating that they shall not be able to accede to the Complainant Company's request for further information as they've complied with the instructions from the Banking Ombudsman's office. True copies of the emails, dated 27.05.2021 and 01.06.2021 are attached herewith and collectively marked as **DOCUMENT- 5 (COLLY)**.

12. The above said acts and demeanor of the Kotak Bank have made it crystal clear that they never intended to disclose the complete information of the illegal acts of the Accused No.1 and 2 and other unknown bank officials, who the Complainant Company believes to have been involved in the above said illegal act(s) and (mis)deed(s). Further, Kotak Bank has not brought the said Accused No. 1 & 2 before the Police Personnel or / and lodged any complaint against them. It is now quite apparent that Kotak Bank deliberately does not want to disclose the same before the Complainant Company or before Police, as the other Higher Officials of the Kotak Bank must be working in collusion with Accused No. 1 & 2. Therefore, it appears that there are high chances that the Accused No. 1 and 2 are only scapegoats in this whole conspiracy and the rest of the conspiracy can only be unearthed after a thorough police investigation. The Complainant Company has huge apprehension that other than the said bank statement, the Kotak Bank/ the unknown Higher Officials have illegally disclosed several other confidential information(s) to third party(ies) in the past also, which can also be unearthed by thorough police investigation by your good self.
13. This unauthorized and illegal access and generation of the statement of the Bank Account of the Complainant Company and the disclosure of the confidential financial information to third parties, is a matter of grave concern. The relationship of a banker and customer is of a highly confidential nature and this illegal access and disclosure is a breach to not only the trust of the Complainant Company but also against the confidentiality and privacy clauses and norms of fiduciary relationship shared between the parties.
14. The Reserve Bank of India (RBI), vide their Circular, dated 03.12.2014 released the '*Charter of Customer Rights*', which enshrines broad, overarching principles for protection of bank customers and enunciates the 'five' basic rights of bank customers. As per the RBI's *Charter*, customers' personal information should be kept confidential unless they have offered specific consent to the financial services provider or such information is required to be provided under the law or it is provided for a mandated business purpose. Customers have the right to protection from all kinds of communications, electronic or otherwise, which infringe upon their privacy.
15. The Accused Nos.1, 2, 3, 4, 5, 6 and other unknown higher officials in their capacity of being officials of the Kotak Bank, were entrusted with the highly confidential information or/and property of the Complainant Company. While having malafide intention, they have dishonestly and illegally used or/and disposed of the above said confidential information or/and property of the Complainant Company, which is in complete violation of the statutory provision and rules governing the day-to-day functioning of the Kotak Bank. The accused persons have illegally disclosed, leaked and divulged the above said confidential information without any oral or/and written consent or authority from the Complainant Company. They have (i) illegally accessed the Bank Accounts of the Complainant Company and generated the bank statement; (ii) divulged



this confidential account statement to the third party(ies), and (iii) used that information(s) in violation of the principles of law and the guidelines issued by various authorities. They have miserably failed to discharge the duty owed by them to the Complainant Company and have illegally discharged the trust which is entrusted upon them as per the provisions of law, causing wrongful gain to the Accused No.7 and other unknown person(s) and willful suffering and wrongful loss to the Complainant Company. Thereby, committing criminal breach of trust as a banker and agent.

16. The Accused No. 3, 4, 5 and 6 along with other officers of the Kotak Bank are intentionally screening the real offenders and culprits. They are willfully and deliberately not disclosing their identity(ies) and their complete and true details of the Accused No. 1 & 2. The Accused No. 3, 4, 5, 6 and other Kotak Bank Officials, in their capacity of being the Branch Manager, Area Manager, Relationship Manager and the Regional Manager, respectively are responsible for supervising the day-to-day affairs and working of the Kotak Bank. Hence, all of them in collusion with each other are liable for such illegal activities.
17. The Accused Person(s) have, without the permission of the Complainant Company, dishonestly and with malafide intention, accessed the computer system of the Kotak Bank and downloaded and copied the bank account statement and other unknown confidential information of the Complainant Company from their system(s), thereby committing data theft(s). All the Accused persons and other unknown person(s), fully knowing that the said confidential information was accessed illegally, dishonestly received, retained and further divulged it, with sole aim & object to cause social & economical harm to the Complainant Company, and damage to their reputation, goodwill and business.
18. It is pertinent to note that this illegal sharing of the Complainant Company's bank statements and other confidential information to the unknown person(s) who illegally demanded the same, resulted in giving them unwarranted access to confidential information such as the names of the Complainant Company's customer(s) / client(s), etc. and transactions with them. The Complainant Company believes that the Accused No. 7, along with his co- conspirators have used the bank statements to identify and contact customers of the Complainant Company under false pretenses, which has caused considerable harm to the Complainant Company. Thus, severely damaging the reputation, goodwill and business of the Complainant Company.
19. The Accused Person(s), firstly, without any legal authorization secured the access to the Complainant Company's Bank Account/ confidential information. The Accused persons then illegally, with malafide intention generated Bank Account Statement and other confidential information(s) as apprehended by the Complainant Company. Thereafter, in a well-calculated and ugly manner, they illegally disclosed / leaked / divulged the confidential, sensitive and valuable information and data to third party(ies) with an ulterior aim and motive to cause harm and damage to the Complainant Company.
20. Needless to state that the JMD Regent Square Branch Office of the Kotak Mahindra Bank falls within the territorial jurisdiction of your good self. The Bank Account was maintained at the JMD Regent Square Branch of the Kotak Mahindra Bank, which was illegally accessed by the Accused Person(s) and unknown person(s). Therefore, your good self is requested to register an FIR

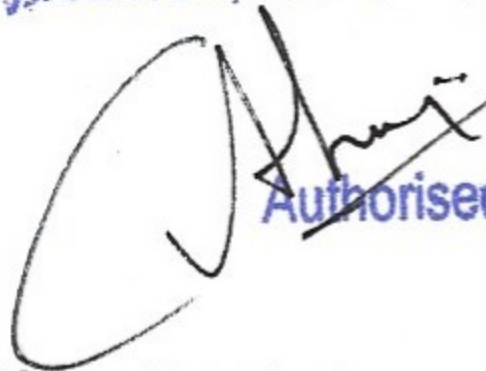


against all Accused persons and unknown person(s), so that the said matter can be investigated and wrong-doers/ offenders can be punished as per the law.

21. It is, therefore, requested that an F.I.R. may kindly be registered immediately against the Accused Persons under the appropriate provisions of the Indian Penal Code, 1860 along with any other such relevant provisions of law, and a thorough investigation into the offences committed by the Accused persons be conducted to bring them and any unknown person(s) to books.
22. I must also assure you my full cooperation during the investigation, as and when required by your good self.

Yours Truly,

For CyberRoot Risk Advisory Pvt. Ltd.

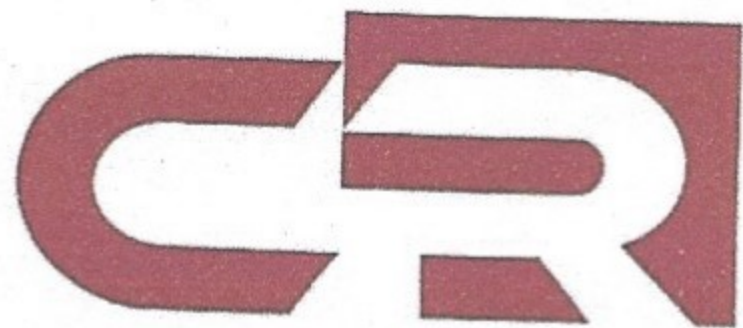
  
Authorised Signatory

**Chiranshu Ahuja**

CEO and Authorized Representative,  
CyberRoot Risk Advisory Private Limited,  
023, 5<sup>th</sup> Floor, Tower A,  
Emaar Digital Greens, Sector 61,  
Gurugram- 122 102.  
Phone no.: +91-8800000830  
Email: ceo@crgrp.co







Corporate Office: 023-027, 5<sup>th</sup> Floor  
Tower A, Emaar Digital Greens  
Sector 61, Gurugram – 122102  
Phone: +91-124-4960229/30/31  
Email: info@crgrp.co  
Website: www.crgrp.co


CERTIFIED TRUE COPY OF THE RESOLUTION PASSED IN THE MEETING OF THE BOARD OF DIRECTORS OF CYBERROOT RISK ADVISORY PRIVATE LIMITED ON MONDAY, THE 07<sup>TH</sup> DAY OF JUNE, 2021, AT 023, 5<sup>TH</sup> FLOOR, TOWER A, EMAAR DIGITAL, GREENS, SECTOR 61, GURUGRAM- 122 102, THROUGH VIDEO CONFERENCING.

To authorize Chiranshu Ahuja to pursue such proceedings before an appropriate forum, as necessary, with respect to the pending or future litigations, on behalf of the Company.

**RESOLVED THAT** in supersession of all the earlier resolutions passed by the Board from time to time in this connection, Chiranshu Ahuja, CEO, be and his hereby authorized:

- i. To file, and institute and defend any appropriate legal proceedings or any Appeal, Petition, Reply, Application etc. in an appropriate Court / Tribunal / Appellate Tribunal / Commission / Authorities necessary or in connection with any proceedings, instituted on behalf of the Company.
- ii. To file any Complaint with the Police Authorities and give any statement, as may be required by such authorities.
- iii. To deal and coordinate with all authorities, including but not limited to any government authority;
- iv. To deal, negotiate, mediate, and settle and undertake and do for and on behalf of the Company all acts, deeds, and things necessary to pursue, contest or settle any proceedings initiated on behalf of / against the Company.
- v. To appear before appropriate Court / Tribunal / Commission / Appellate Court etc. and authority, departments, etc. and to submit all the necessary petitions, documents, affidavits, complaints, all other papers and to present the cases in the manner appropriate, and to perform all such acts, deeds, things and matters as any be necessary.
- vi. To engage or appoint lawyer(s), legal practitioner(s), pleader, vakil, advocate(s), attorney, etc. on behalf of the Company to conduct any such proceedings, including legal proceedings.
- vii. To sign, execute and verify all kinds of legal / demand notices, replies, rebuttal, pleadings including applications, complaints, petitions and appeals, replies, counter affidavit, rejoinder, to swear affidavits, vakalatnama, etc. as and when the same may be required. Further to do the above acts in his own name whenever the same is required.
- viii. To produce summons or deposit and receive documents and monies in and from any court or courts and/ or any other person or authority.
- ix. To depose to and give statement to the facts for and on behalf of the Company before the appropriate Court / Tribunal / Commission / Appellate Tribunal / Commission, authority, departments as the case maybe, as and when may be required.

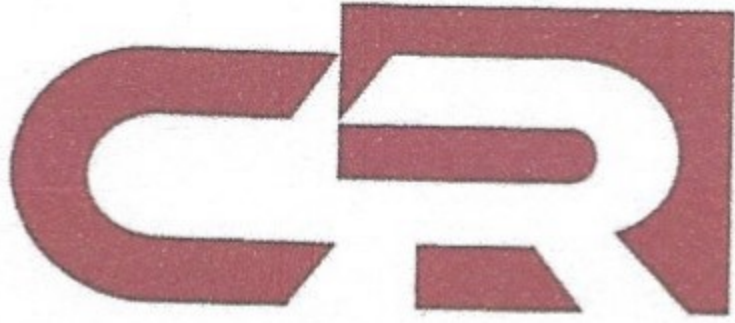
For CyberRoot Risk Advisory Pvt. Ltd.

  
Director

For CyberRoot Risk Advisory Pvt. Ltd.

  
Director






Corporate Office: 023-027, 5<sup>th</sup> Floor  
Tower A, Emaar Digital Greens  
Sector 61, Gurugram – 122102  
Phone: +91-124-4960229/30/31  
Email: info@crgrp.co  
Website: www.crgrp.co

- x. To withdraw, at any stage, any proceeding or case pending before any Court of Law or Tribunal or Commission or any authority, etc. in relation to the above-mentioned proceedings.
- xi. To file an application for execution of a decree or order passed and to sign and verify such application.
- xii. To obtain copies of Order(s) of any Court of Law or Tribunal or Commission, etc., or any documents and papers etc.
- xiii. To give declaration, indemnity bond, notice, statement on oath or otherwise.
- xiv. To appoint, constitute and retain any other person as a lawful Attorney of the Company to do all or any of the aforesaid acts deeds and /or things.
- xv. To delegate or further delegate all or any of the powers invested in Mr Chiranshu Ahuja through this resolution and issue and execute authority / Power of Attorney/s and such other documents to formalize such delegation and further delegation.
- xvi. To do all other acts, deeds, matters and things as may be deemed fit and proper by Mr. Chiranshu Ahuja to effectuate the aforementioned purpose.

**RESOLVED FURTHER THAT** a copy of the above resolution be furnished, as and when so required, to the said authorities, certified as true copy by any Director/Company Secretary of the Company."


FOR AND ON BEHALF OF THE BOARD OF DIRECTORS OF CYBERROOT RISK ADVISORY PRIVATE LIMITED

For CyberRoot Risk Advisory Pvt. Ltd.

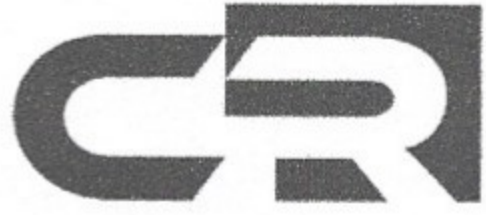
  
Director  
Vijay Singh Bisht  
Director  
DIN: 06856444  
Address: B-201,  
Prerana Apartments, Sector -56  
Gurugram - 122011



For CyberRoot Risk Advisory Pvt. Ltd.

  
Director  
Vibhor Sharma  
Director  
DIN: 06859066  
Address: B-143, Type – 4,  
Nanakpura, South Moti Bagh,  
New Delhi - 110021





Chiranshu Ahuja &lt;ceo@crgrp.co&gt;

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**Issue - Exposed bank statements**

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Chiranshu Ahuja &lt;ceo@crgrp.co&gt;

23 February 2021 at 16:26

To: cms.bonewdelhi2@rbi.org.in

Cc: CMD CR &lt;cmd@crgrp.co&gt;, Vibhor Sharma &lt;cto@crgrp.co&gt;

Respected Sir/Madam,

On behalf of CyberRoot Risk Advisory Pvt. Ltd. ("Company"), I hereby want to register a complaint for an issue related to a bank statement leaked by Kotak Mahindra Bank.

Company has account number 2511468461 with Kotak Mahindra Bank, JMD Regent Square, Gurugram. On 18 June 2020 we wrote to the bank regarding suspicion about leakage of Company's account statements to a third party. Numerous calls, meetings and emails communications were done since then so as to address the issue however no documented reply was received from the Bank branch.

On 8 February 2021 email was sent to senior most people of the Kotak Mahindra Bank including nodal officer along with the proof of leakage of bank account statement to an unknown third party and later repeat email was sent on 12 February 2021 as well. Despite repeated attempts on email, calls, meeting no response from the Bank has been received till date.

Following is the trail mail for your ready reference to better understand the situation along with the attached proof of the leaked account statement for the time period 01-04-2016 to 01-07-2020 which was never requested by us from the Bank but still generated and somehow passed on to an unknown third party.

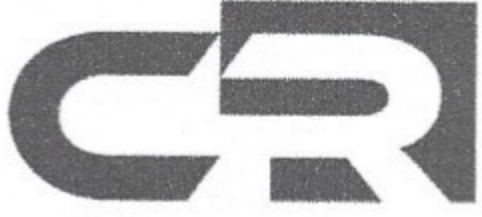
I request your support to address this issue which has caused privacy concerns and loss of trade secrets. Looking forward to an early resolution.

[Quoted text hidden]

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**Leaked bank statement.pdf**  
5074K





Chiranshu Ahuja <ceo@crgrp.co>

**Complaint No : 202021016015153 dated 25/02/2021 against KOTAK MAHINDRA BANK LTD.**

BO New Delhi 2 <cms.bonewdelhi2@rbi.org.in>  
Reply-To: cms.bonewdelhi2@rbi.org.in  
To: "ceo@crgrp.co" <ceo@crgrp.co>

3 May 2021 at 10:54

भारतीय रिजर्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

Dated 03/05/2021

Chiranshu Ahuja

ceo@crgrp.co

Dear Sir / Madam,

बैंकिंग लोकपाल योजना 2006) बीओएस-2006)

The Banking Ombudsman Scheme 2006 (BOS-2006)

Complaint No : 202021016015153 dated 25/02/2021 against KOTAK MAHINDRA BANK LTD.

We thank you for your complaint No. 202021016015153

2. In this connection, the bank's comments were sought and your complaint was examined along with the comments submitted by the bank.

**Observations :**

The bank has terminated the service of staff involved and shared the investigation report/names of the employees as desired , with the customer. The bank had also apologised to the complainant.

3. As the grievance raised by the complainant has been resolved by the bank or the concerned subsidiary of a bank with the intervention of the Banking Ombudsman, accordingly your complaint was closed under Clause 11(3) (a) of



BOS-2006 as 'settled by the bank'.

Please note that complaints closed under the aforesaid Clause are not appealable before the Appellate Authority in Reserve Bank of India. Details of BOS-2006 are available at our website [www.rbi.org.in/commonman](http://www.rbi.org.in/commonman).

4. You may note that despite the resolution of your complaint by the Banking Ombudsman, as aforesaid you are at liberty to approach a Civil Court of competent jurisdiction or such other authority in accordance with law for the redressal of your grievance.

5. This has been issued under the orders of the Banking Ombudsman

भवदीया/Yours faithfully,

Regards,  
Banking Ombudsman,

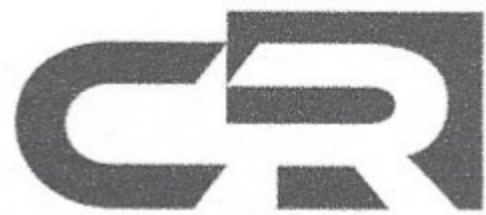
BO New Delhi II

This is an auto-generated reply. Kindly do not reply.

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Chiranshu Ahuja <ceo@crgrp.co>

---

**Grievance – Non resolution of leaked bank statements**

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Chiranshu Ahuja <ceo@crgrp.co>

8 February 2021 at 10:33

To: feedback.wealth@kotak.com, ceo@kotak.com, jmd.dg@kotak.com, countryhead.consumer@kotak.com, countryhead.wb@kotak.com, countryhead.cb@kotak.com, nodalofficer@kotak.com  
Cc: CMD CR <cmd@crgrp.co>, Vibhor Sharma <cto@crgrp.co>

Dear Sir/Madam,

We have a current account (2511465194) in Kotak Mahindra Bank, JMD Regent Square Branch Gurgaon in the name of CyberRoot Risk Advisory Pvt. Ltd. With utter dissatisfaction and disappointment, we are forced to bring this case to your information for which we are positive that a closure will be done as soon as possible and anyone found responsible in Kotak Mahindra Bank won't be spared moreover be treated at the hand of law.

Somewhere around June 2020, the company got suspicious that bank records were being leaked and for the same we discussed this case with our RM (Mr. Sumit Gupta) and Area Manager (Mr. Kanhaiya Aggarwal) on 17 June 2020. We wrote an email to both of them on 18 June 2020 to look into our doubts.

A reminder email was sent on 07 July 2020 and till 31 August 2020 we didn't receive a confirmation or denial of the same and a second reminder email was sent.

Later we got a call from our service RM (Ms. Swati) that nothing conclusive about any bank statements unauthorized access could be found. We asked her to give us something over the email or letter for our satisfaction. However, nothing has been received till date.

On 19 October we sent them another email that we are still suspicious about our bank statements being leaked by someone. We also discussed this personally in a meeting with Mr. Kanhaiya and JMD Regent Square Branch Manager.

Somewhere in November we became a bit more suspicious of this and we personally visited Mr. Kanhaiya Aggarwal, Mr. Sumit Gupta and Branch Manager of JMD Regent Square Bank to request them to look into our doubts.

Mr. Kanhaiya asked us for time till 15 December 2020 to do an investigation and come up with something to clear our doubts in terms of a satisfaction letter/email etc. from Kotak Bank.

However, till date no response has been received from Mr. Kanhaiya apart from false assurances that as per their analysis nothing seems to be worth the worry and none of our statements have been leaked. Please note that nothing has been provided by Mr. Kanhaiya about his conclusions in writing till date.

Due to this negligent behavior we even had to close our EEFC accounts with Kotak Mahindra Bank by request letter dated 17 December 2020.

With no factual proof to ascertain our doubts we were left stranded by the very own bank which we have been associated with for the last 6 years for all our banking needs.



Now as on date we managed to get a legitimate proof attached herewith which shows that a statement of our USD account was generated by the bank for a time period 01-04-2016 to 01-07-2020.

We never requested a USD account (2511468461) statement from the bank for the time period mentioned nor had any of the authorized person(s) of the company emailed the Bank requesting for this statement. We also wonder if any other statements of our bank accounts were also accessed in an unauthorized way and handed to some third party.

Also for your ready reference all the communication with representatives of Kotak Bank is in the email trail.

We now urge you to kindly look into this on priority basis (as we have already wasted precious time) in identification of the culprit(s) responsible for leaking our bank statements and moreover to ascertain on whose instructions.

Hoping for some serious and urgent investigation on the matter. We also believe this time it won't be treated in the same irresponsible way and further to avoid any unnecessary hassle.

----- Forwarded message -----

From: **Chiranshu Ahuja** <ceo@crgrp.co>

Date: Mon, 19 Oct 2020 at 17:39

Subject: Re: Issue - Exposed bank statements

To: <sumit.narayan@kotak.com>

Cc: CMD CR <cmd@crgrp.co>, Vibhor Sharma <cto@crgrp.co>, <meetu.kapoor@kotak.com>, <sonal.d.gupta@kotak.com>, <kanhaiya.agarwal@kotak.com>

Hi Sumit,

We still feel a bit suspicious on account statements of our banking accounts.

Could you please still look into this some more.

Thanks

Chiranshu Ahuja

On Mon, 31 Aug 2020, 10:35 Chiranshu Ahuja, <ceo@crgrp.co> wrote:

Dear Mr. Kanhaiya,

It's been long that I received your last email on the matter. Still awaiting a reply in this regard ASAP.

On Tue, 7 Jul 2020 at 13:05, <kanhaiya.agarwal@kotak.com> wrote:

Dear Chiranshu Ji,

Our risk team checking all the necessary details and same is still under investigation.

Will surely update you post checking with the said team.

Regards,

Kanhaiya Agarwal

Area Manager



Kotak Mahindra Bank Ltd,

Priority Business Banking

JMD Regent Square

MG Raod, Gurgaon-122002

Mob: 7290082175 Email- kanhaiya.agarwal@kotak.com

Call on our toll free number 1800 266 6666 from your registered mobile number for Priority assistance



**From:** Chiranshu Ahuja <ceo@crgrp.co>

**Sent:** 07 July 2020 12:32

**To:** Kanhaiya Agarwal (Consumer Bank, KMBL) <kanhaiya.agarwal@kotak.com>

**Cc:** Sumit Narayan (Consumer Bank, KMBL) <sumit.narayan@kotak.com>; CMD CR <cmd@crgrp.co>; Vibhor Sharma <cto@crgrp.co>

**Subject:** Re: Issue - Exposed bank statements

**""The Sender of this email is from non Kotak domain""**

Dear Mr. Kanhaiya,

Request you for an update on the outcome of the matter as per trailing email.

Thanks

On Thu, 18 Jun 2020 at 10:40, Chiranshu Ahuja <ceo@crgrp.co> wrote:

Dear Mr. Kanhaiya,

As per our discussion yesterday I would like to bring to your information that I am doubtful about bank statements of CyberRoot Risk Advisory being leaked.

Being unsure of the same and without raising fingers I request you to please look into this matter to confirm the possibility.

--

Best Regards,

**Chiranshu Ahuja**

President & CEO





023, 5th Floor, Tower A, Emaar Digital Greens

Sector 61, Gurugram-122102

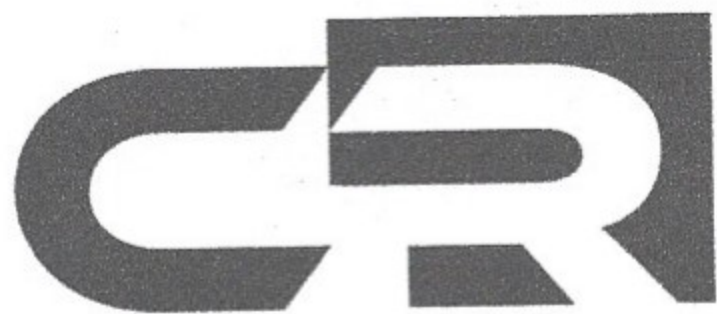
**Tel:** 0124-4960229/30/31 | **Mob:** +91-8800000830

[www.crgrp.co](http://www.crgrp.co)

--  
Best Regards,

**Chiranshu Ahuja**

President & CEO



023, 5th Floor, Tower A, Emaar Digital Greens

Sector 61, Gurugram-122102

**Tel:** 0124-4960229/30/31 | **Mob:** +91-8800000830

[www.crgrp.co](http://www.crgrp.co)

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--  
Best Regards,



**Chiranshu Ahuja**

President & CEO

023, 5th Floor, Tower A, Emaar Digital Greens

Sector 61, Gurugram-122102

**Tel:** 0124-4960229/30/31 | **Mob:** +91-8800000830

[www.crgrp.co](http://www.crgrp.co)



--  
Best Regards,



**Chiranshu Ahuja**

President & CEO

023, 5th Floor, Tower A, Emaar Digital Greens

Sector 61, Gurugram-122102

**Tel:** 0124-4960229/30/31 | **Mob:** +91-8800000830

[www.crgrp.co](http://www.crgrp.co)



**Leaked bank statement.pdf**  
5074K





Kotak Mahindra Bank

CYBERROOT RISK ADVISORY PRIVATE LIMITED

House Number-791 Sector-10-A

GURGAON-122001

HARYANA,INDIA

Period : 01-04-2016 To 01-07-2020

Cust.Rein.No : [REDACTED]

Account No : [REDACTED]

Currency : USD

Branch : GURGAON- MEHRAULI GURG

Nominee Registered : N

Date	Narration	Chq/Ref No	Withdrawal (Dr)	Deposit(Cr)	Balance
13-10-2016	[REDACTED]			27,491.67	329,261.67(Cr)
18-10-2016	[REDACTED]			77,191.67	406,453.34(Cr)
27-10-2016	[REDACTED]			24,991.67	431,445.01(Cr)
28-10-2016	[REDACTED]		10,000.00		421,445.01(Cr)
28-10-2016	[REDACTED]			10,000.00	431,445.01(Cr)
28-10-2016	[REDACTED]		10,000.00		421,445.01(Cr)
04-11-2016	[REDACTED]			1,500.00	422,945.01(Cr)
08-11-2016	[REDACTED]			12,975.00	435,920.01(Cr)
10-11-2016	[REDACTED]			5,000.00	440,920.01(Cr)
15-11-2016	[REDACTED]			5,000.00	445,920.01(Cr)
17-11-2016	[REDACTED]		150,000.00		295,920.01(Cr)
30-11-2016	[REDACTED]		99,000.00		196,920.01(Cr)
02-12-2016	[REDACTED]			5,000.00	201,920.01(Cr)
07-12-2016	[REDACTED]			21,491.67	223,411.68(Cr)
13-12-2016	[REDACTED]		5,000.00		218,411.68(Cr)
14-12-2016	[REDACTED]		10,000.00		208,411.68(Cr)
22-12-2016	[REDACTED]			7,500.00	215,911.68(Cr)
23-12-2016	[REDACTED]			27,491.67	243,403.35(Cr)
30-12-2016	[REDACTED]		4,620.01		238,783.34(Cr)
03-01-2017	[REDACTED]			17,991.67	256,775.01(Cr)
03-01-2017	[REDACTED]			17,991.67	274,766.68(Cr)
10-01-2017	[REDACTED]			2,500.00	277,266.68(Cr)





## Issue - Exposed bank statements

23 February 2021 at 10:34

Chiranshu Ahuja <ceo@crgrp.co>

To: ashwini.poojari@kotak.com

Cc: feedback.wealth@kotak.com, ceo@kotak.com, jmd.dg@kotak.com, countryhead.consumer@kotak.com, countryhead.wb@kotak.com, countryhead.cb@kotak.com, nodalofficer@kotak.com, CMD CR <cmd@crgrp.co>, Vibhor Sharma <cto@crgrp.co>

Hi Ashwini,

As per our last telephonic discussion it was assured from your end for a response by Monday i.e 22-Feb-2021 however no communication has been received till date. Moreover I tried calling on +91 8879412910(Principal Nodal Officer) multiple times yesterday but no one answered the call.

Request you to please revert at the earliest.

On Thu, 18 Feb 2021 at 16:31, Chiranshu Ahuja <ceo@crgrp.co> wrote:

Hi Ashwini,

I appreciate your callback this afternoon in continuation of our telephonic discussion on 17 February 2021.

Trail mail is for your ready reference and also attached is the evidence of leakage of our bank account statement which in turn has caused privacy issues, loss of our trade secrets and financial information to an unknown third party.

I haven't received any response on action till date despite my repeated attempts to get this issue in the knowledge of Kotak senior people.

----- Forwarded message -----

From: **Chiranshu Ahuja** <ceo@crgrp.co>

Date: Fri, 12 Feb 2021 at 10:08

Subject: Fwd: Issue - Exposed bank statements

To: <feedback.wealth@kotak.com>, <ceo@kotak.com>, <jmd.dg@kotak.com>, <countryhead.consumer@kotak.com>, <countryhead.wb@kotak.com>, <countryhead.cb@kotak.com>, <nodalofficer@kotak.com>

Cc: CMD CR <cmd@crgrp.co>, Vibhor Sharma <cto@crgrp.co>

Dear Sir/Madam,

We believe that the previous email from our side on 08 February 2021 might not have reached your Inbox since no auto-generated response was received on successful delivery as was discussed over the call on 11 February 2021 with the office of Mrs. T. Kamat(Nodal Officer) hence we are sharing the details again.

We have an account in Kotak Mahindra Bank, JMD Regent Square Branch Gurgaon in the name of CyberRoot Risk Advisory Pvt. Ltd. With utter dissatisfaction and disappointment, we are forced to bring this case to your information for which we are positive that a closure will be done as soon as possible and anyone found responsible in Kotak Mahindra Bank won't be spared moreover be treated at the hand of law.

Somewhere around June 2020, the company got suspicious that bank records were being leaked and for the same we discussed this case with our RM (Mr. Sumit Gupta) and Area Manager (Mr. Kanhaiya Aggarwal) on 17 June 2020. We wrote an email to both of them on 18 June 2020 to look into our doubts.

A reminder email was sent on 07 July 2020 and till 31 August 2020 we didn't receive a confirmation or denial of the same so a second reminder email was sent.



Later we got a call from our service RM (Ms. Swati) that nothing conclusive about any bank statements unauthorized access could be found. We asked her to give us something over the email or letter for our satisfaction. However, nothing has been received till date.

On 19 October we sent them another email that we are still suspicious about our bank statements being leaked by someone. We also discussed this personally in a meeting with Mr. Kanhaiya and JMD Regent Square Branch Manager.

Somewhere in November we became a bit more suspicious of this and we personally visited Mr. Kanhaiya Aggarwal, Mr. Sumit Gupta and Branch Manager of JMD Regent Square Bank to request them to look into our doubts.

Mr. Kanhaiya asked us for time till 15 December 2020 to do an investigation and come up with something to clear our doubts in terms of a satisfaction letter/email etc. from Kotak Bank.

However, till date no response has been received from Mr. Kanhaiya apart from false assurances that as per their analysis nothing seems to be worth the worry and none of our statements have been leaked. Please note that nothing has been provided by Mr. Kanhaiya about his conclusions in writing till date.

With no factual proof to ascertain our doubts we were left stranded by the very own bank which we have been associated with for the last 6 years for all our banking needs.

Now as on date we managed to get a legitimate proof attached herewith which shows that a statement of our account was generated by the bank for a time period 01-04-2016 to 01-07-2020.

We never requested an account statement of account number 2511468461 from the bank for the time period mentioned nor had any of the authorized person(s) of the company emailed the Bank requesting for this statement and we believe that statements were accessed in an unauthorized way from the Bank.

Also for your ready reference all the communication with representatives of Kotak Bank is in the email trail.

We now urge you to kindly look into this on priority basis as we have already wasted precious time in identification of the culprit(s) responsible for leaking our bank statements and moreover to ascertain on whose instructions.

Hoping for some serious and urgent investigation on the matter. We also believe this time it won't be treated in the same irresponsible way and further to avoid any unnecessary hassle.

----- Forwarded message -----

From: **Chiranshu Ahuja** <ceo@crgrp.co>  
Date: Mon, 19 Oct 2020 at 17:39  
Subject: Re: Issue - Exposed bank statements  
To: <sumit.narayan@kotak.com>  
Cc: CMD CR <cmd@crgrp.co>, Vibhor Sharma <cto@crgrp.co>, <meetu.kapoor@kotak.com>, <sonal.d.gupta@kotak.com>, <kanhaiya.agarwal@kotak.com>

Hi Sumit,

We still feel a bit suspicious on account statements of our banking accounts.

Could you please still look into this some more.



Thanks  
Chiranshu Ahuja

On Mon, 31 Aug 2020, 10:35 Chiranshu Ahuja, <ceo@crgrp.co> wrote:  
Dear Mr. Kanhaiya,

It's been long that I received your last email on the matter. Still awaiting a reply in this regard ASAP.

On Tue, 7 Jul 2020 at 13:05, <kanhaiya.agarwal@kotak.com> wrote:

Dear Chiranshu Ji,

Our risk team checking all the necessary details and same is still under investigation.

Will surely update you post checking with the said team.

Regards,

Kanhaiya Agarwal

Area Manager

Kotak Mahindra Bank Ltd,

Priority Business Banking

JMD Regent Square

MG Raod, Gurgaon-122002

Mob: 7290082175 Email- kanhaiya.agarwal@kotak.com

Call on our toll free number 1800 266 6666 from your registered mobile number for Priority assistance



**From:** Chiranshu Ahuja <ceo@crgrp.co>

**Sent:** 07 July 2020 12:32

**To:** Kanhaiya Agarwal (Consumer Bank, KMBL) <kanhaiya.agarwal@kotak.com>

**Cc:** Sumit Narayan (Consumer Bank, KMBL) <sumit.narayan@kotak.com>; CMD CR <cmd@crgrp.co>;

Vibhor Sharma <cto@crgrp.co>

**Subject:** Re: Issue - Exposed bank statements

**""The Sender of this email is from non Kotak domain""**



Dear Mr. Kanhaiya,

Request you for an update on the outcome of the matter as per trailing email.

Thanks

On Thu, 18 Jun 2020 at 10:40, Chiranshu Ahuja <ceo@crgrp.co> wrote:

Dear Mr. Kanhaiya,

As per our discussion yesterday I would like to bring to your information that I am doubtful about bank statements of CyberRoot Risk Advisory being leaked.

Being unsure of the same and without raising fingers I request you to please look into this matter to confirm the possibility.

--

Best Regards,



**Chiranshu Ahuja**

President & CEO

023, 5th Floor, Tower A, Emaar Digital Greens

Sector 61, Gurugram-122102

**Tel:** 0124-4960229/30/31 | **Mob:** +91-8800000830

[www.crgrp.co](http://www.crgrp.co)

--

Best Regards,



**Chiranshu Ahuja**

President & CEO

023, 5th Floor, Tower A, Emaar Digital Greens

Sector 61, Gurugram-122102

**Tel:** 0124-4960229/30/31 | **Mob:** +91-8800000830

[www.crgrp.co](http://www.crgrp.co)

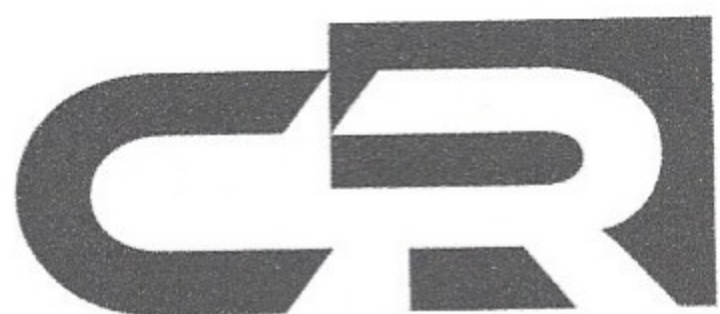


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--

Best Regards,



**Chiranshu Ahuja**

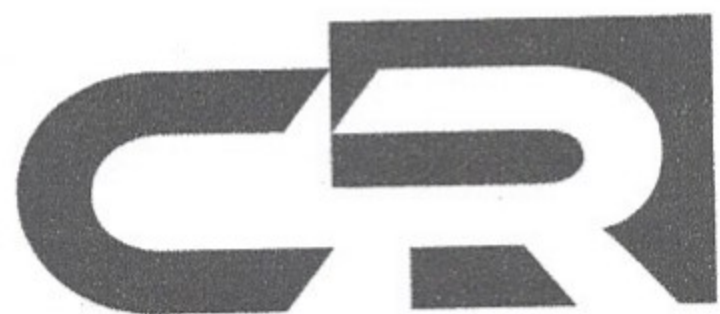
President & CEO

023, 5th Floor, Tower A, Emaar Digital Greens  
Sector 61, Gurugram-122102

**Tel:** 0124-4960229/30/31 | **Mob:** +91-8800000830  
[www.crgrp.co](http://www.crgrp.co)

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Best Regards,



**Chiranshu Ahuja**

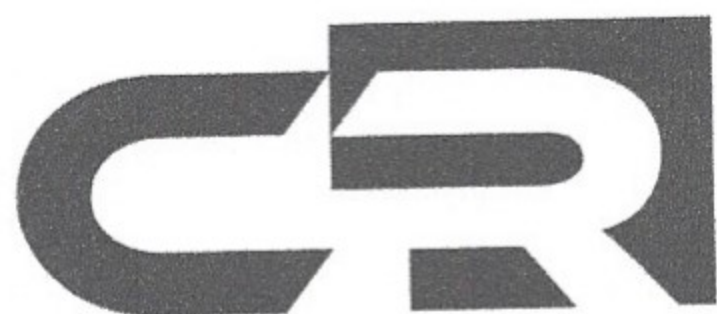
President & CEO

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Sector 61, Gurugram-122102

**Tel:** 0124-4960229/30/31 | **Mob:** +91-8800000830  
[www.crgrp.co](http://www.crgrp.co)

--

Best Regards,



**Chiranshu Ahuja**

President & CEO

023, 5th Floor, Tower A, Emaar Digital Greens  
Sector 61, Gurugram-122102

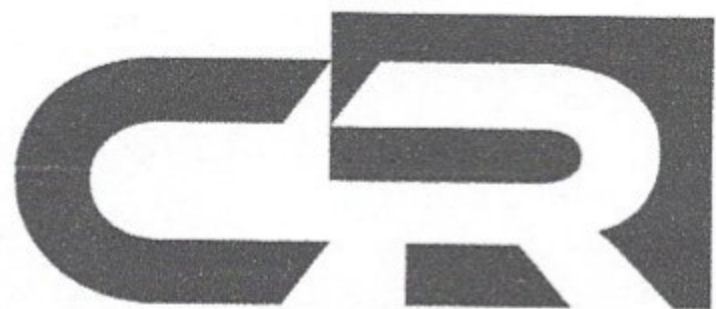
**Tel:** 0124-4960229/30/31 | **Mob:** +91-8800000830  
[www.crgrp.co](http://www.crgrp.co)

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Best Regards,

**Chiranshu Ahuja**





President & CEO

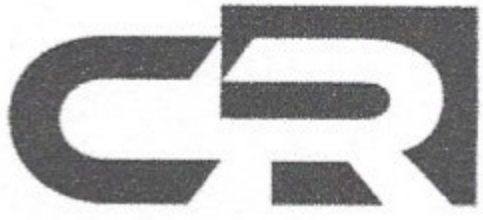
023, 5th Floor, Tower A, Emaar Digital Greens  
Sector 61, Gurugram-122102

**Tel:** 0124-4960229/30/31 | **Mob:** +91-8800000830  
[www.crgrp.co](http://www.crgrp.co)

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**Leaked bank statement.pdf**  
5074K





Chiranshu Ahuja <ceo@crgrp.co>

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## 'KMBL=003-376-551' Your Banking Operations with Kotak Mahindra Bank

---

Chiranshu Ahuja <ceo@crgrp.co>

7 April 2021 at 13:50

To: cms.bonewdelhi2@rbi.org.in, ruchiasthana@rbi.org.in

Cc: nodalofficer@kotak.com, feedback.wealth@kotak.com, ceo@kotak.com, jmd.dg@kotak.com, countryhead.consumer@kotak.com, countryhead.wb@kotak.com, countryhead.cb@kotak.com

Respected Sir/Madam,

This is to bring to your information that we had registered a complaint with **RBI** on 25 February 2021 complaint number being **202021016015153**.

As per the trailing email received from **Service Assurance Officer** (Ms. Preeti Puthran), the reply and acceptance to our complaint of our bank account statements being accessed and leaked without our written consent seems to be without any repentance and liability. Moreover we are of the view that this is not the easiest way to close this complaint as is being done by Kotak Mahindra Bank and we request your further assistance so as to discover the name(s) of Kotak Bank employees and others involved in this illegal activity of criminal nature. This issue has caused us immense harm and leak of our trade secrets which has affected our business financially. Further it is also to bring to your notice that despite approaching bank officials since June 2020 on multiple occasions regarding our doubts of our bank statements unauthorized access we believe no action/investigation was taken up instead bank officials tried their best to shrug off our concerns. This portrays the lack of seriousness of the Bank to take into consideration customer privacy and concerns so as to act proactively.

We hereby are sincerely looking for your intervention and necessary action to unearth the perpetrators of this illegal activity so as to bring them to justice. I am again attaching the leaked account statement as proof with this email for your ready reference.

On Sat, 3 Apr 2021 at 17:32, Kotak - Nodal Officer <nodalofficer@kotak.com> wrote:

Dear Sir,

This is in reference to your e-mail dated 12<sup>th</sup> February 21 and your earlier communications with the officers of the Bank in regard to the statement of your account held with Kotak Mahindra Bank Limited.

We have not received any attachment as referred in your e-mail, however, upon verification of our records, we were able to identify that your account was accessed by an employee without any written instruction from you. We have taken stern action against the employee involved. The Bank has taken this incident very seriously and has terminated the services of the concerned employee with immediate effect.

We assure you we maintain very high standards of security policies and practices and ensuring the confidentiality of the account details of our customers is always our highest priority.

We once again regret the inconvenience caused and request you to view this incident as one isolated incident. We have always valued your relationship and patronage with our Bank and hence we look forward to a continued relationship.

Assuring you the best services always.

Yours sincerely,

Preeti Puthran

Service Assurance Officer | Nodal Office Correspondence - Kotak Mahindra Bank



**From:** Chiranshu Ahuja (ceo@crgrp.co)

**Date:** February 12 2021, 09:45 AM

**To:** feedback.wealth@kotak.com (feedback.wealth@kotak.com); ceo@kotak.com (ceo@kotak.com); jmd.dg@kotak.com (jmd.dg@kotak.com); countryhead.consumer@kotak.com (countryhead.consumer@kotak.com); countryhead.wb@kotak.com (countryhead.wb@kotak.com); countryhead.cb@kotak.com (countryhead.cb@kotak.com); nodalofficer@kotak.com (nodalofficer@kotak.com);

**Cc:** CMD CR (cmd@crgrp.co); Vibhor Sharma (cto@crgrp.co);

**Subject:** Re: Grievance – Non resolution of leaked bank stat ements

*""The Sender of this email is from non Kotak domain""*

Dear Sir/Madam,

Awaiting your reply on the trailing email at the earliest.

On Mon, 8 Feb 2021 at 10:33, Chiranshu Ahuja <ceo@crgrp.co> wrote:

Dear Sir/Madam,



We have a current account (2511465194) in Kotak Mahindra Bank, JMD Regent Square Branch Gurgaon in the name of CyberRoot Risk Advisory Pvt. Ltd. With utter dissatisfaction and disappointment, we are forced to bring this case to your information for which we are positive that a closure will be done as soon as possible and anyone found responsible in Kotak Mahindra Bank won't be spared moreover be treated at the hand of law.

Somewhere around June 2020, the company got suspicious that bank records were being leaked and for the same we discussed this case with our RM (Mr. Sumit Gupta) and Area Manager (Mr. Kanhaiya Aggarwal) on 17 June 2020. We wrote an email to both of them on 18 June 2020 to look into our doubts.

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Also for your ready reference all the communication with representatives of Kotak Bank is in the email trail.

We now urge you to kindly look into this on priority basis (as we have already wasted precious time) in identification of the culprit(s) responsible for leaking our bank statements and moreover to ascertain on whose instructions.

Hoping for some serious and urgent investigation on the matter. We also believe this time it won't be treated in the same irresponsible way and further to avoid any unnecessary hassle.

--  
Best Regards,



**Chiranshu Ahuja**

President & CEO

023, 5th Floor, Tower A, Emaar Digital Greens  
Sector 61, Gurugram-122102

**Tel:** 0124-4960229/30/31 | **Mob:** +91-8800000830

[www.crgrp.co](http://www.crgrp.co)



**Leaked bank statement.pdf**

5074K





Chiranshu Ahuja <ceo@crgrp.co>

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**'KMBL=003-521-008' Comp. No. 202021016015153- Chiranshu Ahuja-  
CYBERROOT**

---

**Kotak - Nodal Officer** <nodalofficer@kotak.com>

27 May 2021 at 12:39

Reply-To: nodalofficer@kotak.com

To: "CEO@CRGRP.CO" <CEO@crgrp.co>

Cc: "ruchiasthana@rbi.org.in" <ruchiasthana@rbi.org.in>, "veenarana@rbi.org.in" <veenarana@rbi.org.in>, "poonamsharma@rbi.org.in" <poonamsharma@rbi.org.in>

Dear Sir / Madam ,

Greetings for the day !

As per the directive received from the Honourable office of banking ombudsman , please find the attached investigation report towards the complaint registered.

We trust the above clarifies the matter.

Regards,

Divya Raja

Service Assurance Officer | Nodal Office Correspondence - Kotak Mahindra Bank

---

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163K





Kotak Mahindra Bank

### Investigation Report

Customer Cyber root who is a customer of Kotak Mahindra bank maintains accounts with JMD Gurgaon branch.

He had earlier complained that his details have been shared with third party on checking the same there was no anomaly found as to who had accessed the customer's account in Finacle .

When customer came back again specifying the period for which the statement was shared it was then found out on data retrieval that one of the staff members had generated the statement.

On further investigation of the statement it was found that:

Bank Staff – Mr. Pappu Kumar received a call from one of his customers asking for a statement of Cyber Root.

Since Pappu Kumar didn't have system access he requested Branch sales manager Deepak to generate the statement.

Deepak generated the statement which was eventually handed over by Pappu Kumar to the said customer who had requested for the same

Both Pappu kumar whose employee ID is ( 25622) & Deepak whose employee ID is ( 53846) used to earlier work in NSP branch together as Branch Sales Manager.

Both the employees have been terminated as of date.



Kotak Mahindra Bank Ltd.  
CIN: L65110MH1985PLC038137  
GF, JMD Regent Square  
M.G. Road, Gurgaon - 122001  
Haryana, India

www.kotak.com

Registered Office:  
27 BKC, C 27, G Block,  
Bandra Kurla Complex,  
Bandra (E), Mumbai - 400051,  
Maharashtra, India.

Page 31 of 33





Chiranshu Ahuja <ceo@crgrp.co>

**'KMBL=003-521-008' Comp. No. 202021016015153- Chiranshu Ahuja- CYBERROOT**

Kotak - Nodal Officer <nodalofficer@kotak.com>  
Reply-To: nodalofficer@kotak.com  
To: Chiranshu Ahuja <ceo@crgrp.co>

1 June 2021 at 22:04

Dear Sir,

Greetings for the Day!

We have already, in compliance with the instructions from the Banking Ombudsman's office, shared the investigation report with you.

We state that we shall not be able to accede to your request for further information.

Yours sincerely,

Divya Raja

Kotak Mahindra Bank

-----Original Message-----

From : Chiranshu Ahuja(ceo@crgrp.co);  
Date : 5/27/2021 1:55:24 PM  
To: nodalofficer@kotak.com(nodalofficer@kotak.com);  
CC: "ruchiasthana@rbi.org.in"(ruchiasthana@rbi.org.in);"veenarana@rbi.org.in"(veenarana@rbi.org.in);"poonamsharma@rbi.org.in"(poonamsharma@rbi.org.in);  
Subject :Re: 'KMBL=003-521-008' Comp. No. 202021016015153- Chiranshu Ahuja- CYBERROOT

***""The Sender of this email is from non Kotak domain""***

Hi Divya,

Thanks for sharing the details. Although the information provided seems to be partial as I was expecting complete details of the perpetrators.

I request you to provide contact details of the perpetrators including complete addresses as per the bank records and the tenure of their work in NSP branch and elsewhere after transfer from this branch. Also reveal the identity of the person who called Mr. Pappu Kumar for this illicit activity and further if Mr. Pappu Kumar and Mr. Deepak (Last name missing as per your letter) were paid for this illicit work.

Thanks

On Thu, 27 May 2021 at 12:39, Kotak - Nodal Officer <nodalofficer@kotak.com> wrote:

Dear Sir / Madam ,

Greetings for the day !

As per the directive received from the Honourable office of banking ombudsman , please find the attached investigation report towards the complaint registered.

We trust the above clarifies the matter.

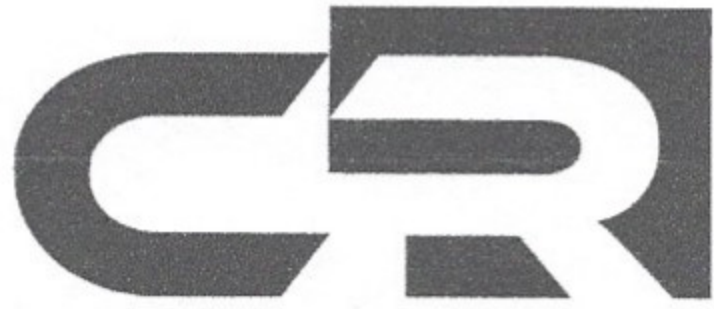


Regards,

Divya Raja

Service Assurance Officer | Nodal Office Correspondence - Kotak Mahindra Bank

--  
Best Regards,



**Chiranshu Ahuja**

President & CEO

023, 5th Floor, Tower A, Emaar Digital Greens

Sector 61, Gurugram-122102

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